Federal Financial Institutions **Examination Council**

2006 CRA EDITS

Please note that beginning with 2004 calendar year data, the file format for the metropolitan statistical area (MSA/MD) field was changed to a five-character, alphanumeric field. Please see the 2004 FFIEC CRA File Specifications for further information.

EDIT TYPES

CRA edits are divided into three edit types: Syntactical, Validity and Quality. Each type represents the severity of the error and should be thoroughly understood to ensure that the data are accurate and reported in their entirety.

➡ <u>Syntactical</u> (S)   Loan records that have errors that prevent these records from being uploaded to the database. These errors range from incorrect activity dates to duplicate records (which indicate that the property combination for those record identifiers was used more than once). Loan records containing syntactical errors will not be added to the database until the appropriate correction has been made.

➡ <u>Validity</u> (V)   Loan records that have factually or logically incorrect information reported. The most common validity error is incorrect census tract numbers.

➡ <u>Quality</u> (Q)   Loan information that, while it may pass all syntactical and validity edits, is nevertheless statistically unusual and is subject to further investigation or review to ascertain correctness.

Note:

V125 compares the number of records reported on the transmittal sheet to the number of records received in the submission. It does not have to be corrected in order for the data to be accepted as final and accurate. This edit is only performed to verify that all data have been received.

Any syntactical or validity edits that are not corrected will result in an erroneous disclosure statement because loan records with edits are NOT represented on the disclosure statements. Only an error-free CRA submission will result in an accurate disclosure statement.

EXPLANATION OF ASSESSMENT AREA EDITS

The assessment area may be reported by census tract; however, it is permitted to report the assessment area property location information at a summary level. "NA" in the MSA/MD field represents an area outside of any metropolitan statistical area. "NA" in the state, county, or census tract field(s) represents the defined area (state, county, or census tract) in its entirety. For example, an NA entry in the census tract field represents all census tracts for the MSA or MD/state/county combination represented.

Below are the examples of how the property location information can be reported on the assessment area record. Assume that each of these examples are individual assessment areas. The combinations reported in these examples represent MSA or MD/State/County/Census Tract combinations.

➡ 47894/NA/NA/NA -   The assessment area encompasses all census
                                          tracts in MSA/MD 47894.

➡ NA/56/013/NA -   The assessment area encompasses all census
                                          tracts in state 56 *AND* county 013 that are
                                          outside of an MSA/MD.

➡ 47894/51/059/NA -   The assessment area encompasses all census
                                          tracts in MSA/MD 47894, state 51, *AND* county
                                          059.

➡ 47894/51/059/4220.00 -   The assessment area encompasses only
                                          census tract 4220.00 in county 059,
                                          state 51, and MSA/MD 47894.

+/-: INCLUDE/EXCLUDE PROPERTY LOCATIONS IN THE ASSESSMENT AREA

To include or exclude property locations in the assessment area, a "+" or "-" is required to be indicated in the field prior to the property location fields. The "+" indicates that the property location is to be included in the assessment area. The "-" represents an exclusion from the assessment area.

EXAMPLES: REPORTING ASSESSMENT AREAS USING INCLUDES AND EXCLUDES

The following examples illustrate how assessment areas should be reported.

➡   If your assessment area encompasses an entire MSA/MD, the data should be reported as follows:

INCLUDE/ EXCLUDE (+/-)	MSA/MD	STATE	COUNTY	CENSUS TRACT
+	12260	NA	NA	NA

This example includes the entire MSA/MD. The (+) symbol indicates "include" and NA indicates that all geographies located within MSA/MD 12260 are included.

➡   If your assessment area encompasses an entire MSA/MD, less one county located in the MSA/MD, the data should be reported as follows:

INCLUDE/ EXCLUDE (+/-)	MSA/MD	STATE	COUNTY	CENSUS TRACT
+	12060	NA	NA	NA
-	12060	13	151	NA

The example includes the entire MSA/MD, less one county located in Georgia (13). The (-) symbol indicates "exclude".

A second example demonstrates an assessment area that encompasses an entire MSA/MD, less three counties:

INCLUDE/ EXCLUDE (+/-)	MSA/MD	STATE	COUNTY	CENSUS TRACT
+	12060	NA	NA	NA
-	12060	13	151	NA
-	12060	13	063	NA
-	12060	13	067	NA

This example excludes three counties in the 12060 MSA/MD.

◆ If your assessment area encompasses all census tracts in one county (in one MSA/MD), the data should be reported as follows:

INCLUDE/ EXCLUDE (+/-)	MSA/MD	STATE	COUNTY	CENSUS TRACT
+	12060	13	089	NA

This example includes one county and all its census tracts (NA) located in the 12060 MSA/MD.

◆ If your assessment area encompasses several census tracts located in one county of an MSA/MD, the data should be reported as follows:

INCLUDE/ EXCLUDE (+/-)	MSA/MD	STATE	COUNTY	CENSUS TRACT
+	12060	13	089	0212.13
+	12060	13	089	0214.05
+	12060	13	089	0215.01
+	12060	13	089	0217.06

This example includes four census tracts in one county located in the 12060 MSA/MD.

◆ If your assessment area encompasses a whole county with the exception of one census tract in that county, the data should be reported as follows:

INCLUDE/ EXCLUDE (+/-)	MSA/MD	STATE	COUNTY	CENSUS TRACT
+	12060	13	151	NA
-	12060	13	151	0701.01

This example includes the entire county less one census tract in that county.

The aforementioned examples of how to define your assessment area are not exhaustive.

SYNTACTICAL (S), VALIDITY (V), and QUALITY (Q) EDITS FOR THE COMMUNITY REINVESTMENT ACT (CRA)

Composite Records: (Record Identifier = 3, 4, 5, 6, 7 and 8)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
S001	Record Identifier	Record identifier must = 3 (transmittal sheet), 4 (composite business), 5 (composite farm), 6 (community development), 7 (consortium/third-party), or 8 (assessment area).	Record identifier does not equal 3 (transmittal sheet), 4 (composite business), 5 (composite farm), 6 (community development), 7 (consortium/third-party), or 8 (assessment area)
S002	Timestamp	Timestamp on record must be later than timestamp on the FFIEC database and $\leq$ the current date.	Record timestamp is earlier than, or equal to, timestamp on the FFIEC database and/or greater than the current date
S003	Agency Code	Agency code must = 1, 2, 3, or 4.	Agency code not in range 1-4
S004	Control Number (Respondent ID/Agency Code)	Control number must = a valid Respondent ID/Agency Code combination for year processed.	Invalid Respondent ID/Agency Code combination
S005	Timestamp	Timestamp on record must be numeric.	Record timestamp is missing or nonnumeric
S006	Transaction Code	Transaction code must = 2.	Transaction code does not equal 2
S007	Activity Year	Activity Year must = year being processed. (=2006)	Activity Year missing or invalid
S008	Composite Business and Farm Records	If record identifier = 4 or 5, then MSA or MD/State/County/Census Tract combination must be unique within the same record identifier.	MSA or MD/State/County/Census Tract combination is reported more than once for record identifiers 4 or 5
S009	Transmittal Sheet, Community Development and Consortium/Third-Party Records	Record identifiers 3, 6, and/or 7 may not be represented in a submission more than once.	Record is reported more than once for record identifiers 3, 6, and/or 7
S010	Transmittal Sheet, Community Development and Assessment Area	Record identifiers 3, 6, and 8 must be represented in a submission.	Record is missing for record identifiers 3, 6, and/or 8

Transmittal Sheet: (Record Identifier = 3)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V100	Respondent Mailing Address	Respondent name, address, city, state, and zip must not be blank.	Respondent name, address, city, state, or zip is missing
V105	Contact Person's Name	Name of contact person must not be blank.	Name of contact person is missing
V110	Contact Person's Telephone Number	Contact person telephone number must be in NNN-NNN-NNNN format and not = blank.	Telephone number for contact person is missing or not in valid format
V115	Tax Identification (ID) Number	Tax ID number must be in NN-NNNNNNN format, not = 00-0000000, and not = blank.	Tax ID number is missing or not in valid format
V120	Contact Person's Fax Number	Fax number must be in NNN-NNN-NNNN format and not = blank.	Fax number for contact person is missing or not in valid format
V125	Total Records	The number of records reported on the transmittal sheet does not equal the total number of records received in this submission for the same respondent or is missing.	Number of records reported on the transmittal sheet is missing or not equal to the total number of records received in this submission for the same respondent
V130	Respondent ID	Respondent ID must be in valid format and must not = blank.	Respondent ID is missing or not in valid format
V135	Agency Code	Agency code must = 1, 2, 3, or 4.	Agency code not in range 1-4
V140	State	State must = a valid postal code abbreviation (i.e. VA for Virginia).	State does not equal a valid postal code abbreviation
V145	Zip Code	Zip code must be valid and in NNNNN format left justified or NNNNN-NNNN.	Zip code not in valid format

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V300	MSA/MD Number	MSA/MD number must = a valid MSA/MD number for year being processed or NA for areas outside an MSA/MD.	MSA/MD number is missing, does not equal a valid MSA/MD number or NA
V305	State Code	State code must equal a valid FIPS code.	State code is missing or does not equal a valid FIPS code
V310	State/County	State and county must = a valid combination.	County missing or state/county does not equal a valid combination

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V315	MSA (or MD)/State/County	If MSA/MD number does not = NA, then MSA/MD, state, and county must equal a valid combination.	MSA (or MD)/state/county does not equal a valid combination
V317	MSA (or MD)/State/County	If MSA/MD number = NA, then state and county must equal a valid combination outside a MSA/MD area.	MSA (or MD)/state/county does not equal a valid combination
V320	MSA (or MD)/State/County/Census Tract	Census tract must = a valid census tract number for the MSA (or MD) /state/county combination, NA if the street address does not exist OR a valid census tract number for the state/county combination where MSA/MD = NA (outside a MSA/MD area).	Census tract is missing, does not equal a valid census tract number or NA
V325	Number of Loans - Originated ($\leq$ $100,000)	Number of loans originated with loan amount at origination $\leq$ $100,000 must be $\geq$ 0.	Number of small business and/or small farm loans originated not $\geq$ 0
V330	Loan Amount - Originated ($\leq$ $100,000)	Total loan amount of loans originated with loan amount at origination $\leq$ $100,000 must be $\geq$ 0.	Total loan amount of small business and/or small farm loans originated not $\geq$ 0
V332	Loan Amount - Originated ($\leq$ $100,000)	If the total loan amount of loans originated with loan amount at origination $\leq$ $100,000 is > 0, then the number of loans originated with loan amount at origination $\leq$ $100,000 must be > 0.	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0
V335	Average Loan Amount - Originated ($\leq$ $100,000)	Average loan amount of loans originated with loan amount at origination $\leq$ $100,000 must be $\leq$ $100,000.	Average loan amount of small business and/or small farm loans originated not $\leq$ $100,000
V340	Number of Loans - Purchased ($\leq$ $100,000)	Number of loans purchased with loan amount at origination $\leq$ $100,000 must be $\geq$ 0.	Number of small business and/or small farm loans purchased not $\geq$ 0
V345	Loan Amount - Purchased ($\leq$ $100,000)	Total loan amount of loans purchased with loan amount at origination $\leq$ $100,000 must be $\geq$ 0.	Total loan amount of small business and/or small farm loans purchased not $\geq$ 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V347	Loan Amount - Purchased ($\leq$ $100,000)	If the total loan amount of loans purchased with loan amount at origination $\leq$ $100,000 is > 0, then the number of loans purchased with loan amount at origination $\leq$ $100,000 must be > 0.	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0
V350	Average Loan Amount - Purchased ($\leq$ $100,000)	Average loan amount of loans purchased with loan amount at origination $\leq$ $100,000 must be $\leq$ $100,000.	Average loan amount of small business and/or small farm loans purchased not $\leq$ $100,000
V355	Number of Loans - Originated (> $100,000 and $\leq$ $250,000)	Number of loans originated with loan amount at origination > $100,000 and $\leq$ $250,000 must be $\geq$ 0.	Number of small business and/or small farm loans originated not $\geq$ 0
V357	Number of Loans - Originated (> $100,000 and $\leq$ $250,000)	If the number of loans originated with loan amount at origination > $100,000 and $\leq$ $250,000 is > 0, then the total loan amount of loans originated with loan amount at origination > $100,000 and $\leq$ $250,000 must be > 0.	Number of small business and/or farm loans originated > 0 and total loan amount not > 0
V360	Loan Amount - Originated (> $100,000 and $\leq$ $250,000)	Total loan amount of loans originated with loan amount at origination>$100,000 and $\leq$ $250,000 must be $\geq$ 0.	Total loan amount of small business and/or small farm loans originated not $\geq$ 0
V362	Loan Amount - Originated (> $100,000 and $\leq$ $250,000)	If the total loan amount of loans originated with loan amount at origination > $100,000 and $\leq$ $250,000 is > 0, then the number of loans originated with loan amount at origination > $100,000 and $\leq$ $250,000 must be > 0.	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0
V365	Average Loan Amount - Originated (> $100,000 and $\leq$ $250,000)	Average loan amount of loans originated with loan amount at origination > $100,000 and $\leq$ $250,000 must be > $100,000 and $\leq$ $250,000.	Average loan amount of small business and/or small farm loans originated not > $100,000 and $\leq$ $250,000
V370	Number of Loans - Purchased (> $100,000 and $\leq$ $250,000)	Number of loans purchased with loan amount at origination > $100,000 and $\leq$ $250,000 must be $\geq$ 0.	Number of small business and/or small farm loans purchased not $\geq$ 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V372	Number of Loans - Purchased (> $100,000 and ≤ $250,000)	If the number of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 is > 0, then the total loan amount of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 must be > 0.	Number of small business and/or farm loans purchased > 0 and total loan amount not > 0
V375	Loan Amount - Purchased (> $100,000 and ≤ $250,000)	Total loan amount of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 must be ≥ 0.	Total loan amount of small business and/or small farm loans purchased not ≥ 0
V377	Loan Amount - Purchased (> $100,000 and ≤ $250,000)	If the total loan amount of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 is > 0, then the number of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 must be > 0.	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0
V380	Average Loan Amount - Purchased (> $100,000 and ≤ $250,000)	Average loan amount of loans purchased with loan amount at origination > $100,000 and ≤ $250,000 must be > $100,000 and ≤ $250,000.	Average loan amount of small business and/or small farm loans purchased not > $100,000 and ≤ $250,000
V385	Number of Loans - Originated (> $250,000)	Number of loans originated with loan amount at origination > $250,000 must be ≥ 0.	Number of small business and/or small farm loans originated not ≥ 0
V387	Number of Loans - Originated (> $250,000)	If the number of loans originated with loan amount at origination > $250,000 is > 0, then the total loan amount of loans originated with loan amount at origination > $250,000 must be > 0.	Number of small business and/or farm loans originated > 0 and total loan amount not > 0
V390	Loan Amount - Originated (> $250,000)	Total loan amount of loans originated with loan amount at origination > $250,000 must be ≥ 0.	Total loan amount of small business and/or small farm loans originated not ≥ 0
V392	Loan Amount - Originated (> $250,000)	If the total loan amount of loans originated with loan amount at origination > $250,000 is > 0, then the number of loans originated with loan amount at origination > $250,000 must be > 0.	Total loan amount of small business and/or farm loans originated > 0 and number of loans not > 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V395	Average Loan Amount - Originated (> $250,000)	Average loan amount of loans originated with loan amount at origination > $250,000 must be > $250,000.	Average loan amount of small business and/or small farm loans originated not > $250,000
V400	Number of Loans - Purchased (> $250,000)	Number of loans purchased with loan amount at origination > $250,000 must be ≥ 0.	Number of small business and/or small farm loans purchased not ≥ 0
V402	Number of Loans - Purchased (> $250,000)	If the number of loans purchased with loan amount at origination > $250,000 is > 0, then the total loan amount of loans purchased with loan amount at origination > $250,000 must be > 0.	Number of small business and/or farm loans purchased > 0 and total loan amount not > 0
V405	Loan Amount - Purchased (> $250,000)	Total loan amount of loans purchased with loan amount at origination > $250,000 must be ≥ 0.	Total loan amount of small business and/or small farm loans purchased not ≥ 0
V407	Loan Amount - Purchased (> $250,000)	If the total loan amount of loans purchased with loan amount at origination > $250,000 is > 0, then the number of loans purchased with loan amount at origination > $250,000 must be > 0.	Total loan amount of small business and/or farm loans purchased > 0 and number of loans not > 0
V410	Average Loan Amount - Purchased (> $250,000)	Average loan amount of loans purchased with loan amount at origination > $250,000 must be > $250,000.	Average loan amount of small business and/or small farm loans purchased not > $250,000
V415	Number of Loans - Originated & Purchased (where revenues ≤ $1 million)	The total number of loans where gross annual revenues are ≤ $1 million must be ≥ 0 and must equal the sum of the number of loans originated where gross annual revenues are ≤ $1 million and the number of loans purchased where gross annual revenues are ≤ $1 million reported in this record.	The total number of loans where gross annual revenues are ≤ $1 million not ≥ 0 and/or does not equal the sum of the number of loans originated where gross annual revenues are ≤ $1 million and the number of loans purchased where gross annual revenues are ≤ $1 million reported in this record

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V420	Loan Amount - Originated & Purchased (where revenues ≤ $1 million)	The total loan amount of loans where gross annual revenues are ≤ $1 million must be ≥ 0 and must equal the sum of the loan amount of loans originated where gross annual revenues are ≤ $1 million and the loan amount of loans purchased where gross annual revenues are ≤ $1 million reported in this record.	The total loan amount of loans where gross annual revenues are ≤ $1 million not ≥ 0 and/or does not equal the sum of the loan amount of loans originated where gross annual revenues are ≤ $1 million and the loan amount of loans purchased where gross annual revenues are ≤ $1 million reported in this record
V425	Number of Loans - Originated & Purchased (affiliate loans)	The total number of loans reported as affiliate loans must be ≥ 0 and must equal the sum of the number of loans originated reported as affiliate loans and the number of loans purchased reported as affiliate loans reported in this record.	The total number of loans reported as affiliate loans not ≥ 0 and/or does not equal the sum of the number of loans originated reported as affiliate loans and the number of loans purchased reported as affiliate loans reported in this record
V430	Loan Amount - Originated & Purchased (affiliate loans)	The total loan amount of loans reported as affiliate loans must be ≥ 0 and must equal the sum of the loan amount of loans originated reported as affiliate loans and the loan amount of loans purchased reported as affiliate loans reported in this record.	The total loan amount of loans reported as affiliate loans not ≥ 0 and/or does not equal the sum of the loan amount of loans originated reported as affiliate loans and the loan amount of loans purchased reported as affiliate loans reported in this record
V435	Number of Loans - Originated (where revenues ≤ $1 million)	Number of loans originated where gross annual revenues are ≤ $1 million must be ≥ 0 and must not exceed the total number of loans originated reported in this record.	Number of small business and/or small farm loans originated where gross annual revenues are ≤ $1 million not ≥ 0 and/or exceeds the total number of loans originated reported in this record
V437	Number of Loans - Originated (where revenues ≤ $1 million)	If the number of loans originated where gross annual revenues are ≤ $1 million is equal to the total number of loans originated reported in this record, then the total loan amount of loans originated where gross annual revenues are ≤ $1 million must = the total loan amount for all originated loans reported in this record.	Number of small business and/or small farm loans originated where gross annual revenues are ≤ $1 million = to the total number of loans originated reported in this record AND the total loan amount of loans originated where gross annual revenues are ≤ $1 million does not = the total loan amount for all originated loans reported in this record

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V440	Loan Amount - Originated (where revenues ≤ $1 million)	Total loan amount of loans originated where gross annual revenues ≤ $1 million must be ≥ 0 and must not exceed the total loan amount for all originated loans reported in this record.	Total loan amount of small business and/or small farm loans originated where gross annual revenues are ≤ $1 million not ≥ 0 and/or exceeds the total loan amounts originated for this record
V442	Loan Amount - Originated (where revenues ≤ $1 million)	If the total loan amount of loans originated where gross annual revenues are ≤ $1 million is > 0, then the total number of loans originated where gross annual revenues are ≤ $1 million must be > 0.	Total loan amount of small business and/or small farm loans originated where gross annual revenues are ≤ $1 million > 0 and number of loans not > 0
V445	Number of Loans - Purchased (where revenues ≤ $1 million)	Number of loans purchased where gross annual revenues are ≤ $1 million must be ≥ 0 and must not exceed the total number of loans purchased reported in this record.	Number of small business and/or small farm loans purchased where gross annual revenues are ≤ $1 million not ≥ 0 and/or exceeds the total number of loans purchased reported in this record
V447	Number of Loans - Purchased (where revenues ≤ $1 million)	If the number of loans purchased where gross annual revenues are ≤ $1 million is equal to the total number of loans purchased reported in this record, then the total loan amount of loans purchased where gross annual revenues are ≤ $1 million must = the total loan amount for all purchased loans reported in this record.	Number of small business and/or small farm loans purchased where gross annual revenues are ≤ $1 million = to the total number of loans purchased reported in this record AND the total loan amount of loans purchased where gross annual revenues are ≤ $1 million does not = the total loan amount for all purchased loans reported in this record
V450	Loan Amount - Purchased (where revenues ≤ $1 million)	Total loan amount of loans purchased where gross annual revenues ≤ $1 million must be ≥ 0 and must not exceed the total loan amount for all purchased loans reported in this record.	Total loan amount of small business and/or small farm loans purchased where gross annual revenues are ≤ $1 million not ≥ 0 and/or exceeds the total loan amounts purchased for this record
V452	Loan Amount - Purchased (where revenues ≤ $1 million)	If the total loan amount of loans purchased where gross annual revenues are ≤ $1 million is > 0, then the total number of loans purchased where gross annual revenues are ≤ $1 million must be > 0.	Total loan amount of small business and/or small farm loans purchased where gross annual revenues are ≤ $1 million > 0 and number of loans not > 0

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V455	Number of Loans - Originated (affiliate loans)	Number of loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total number of loans originated reported in this record.	Number of small business and/or small farm loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total number of loans originated reported in this record
V457	Number of Loans - Originated (affiliate loans)	If the number of loans originated reported as affiliate loans is equal to the total number of loans originated reported in this record, then the total loan amount of loans originated reported as affiliate loans must = the total loan amount for all originated loans reported in this record.	Number of small business and/or small farm loans originated reported as affiliate loans = to the total number of loans originated reported in this record AND the total loan amount of loans originated reported as affiliate loans does not = the total loan amount for all originated loans reported in this record
V460	Loan Amount - Originated (affiliate loans)	Total loan amount of loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of loans originated reported in this record.	Total loan amount of small business and/or small farm loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of loans originated reported in this record
V462	Loan Amount - Originated (affiliate loans)	If the total loan amount of loans originated reported as affiliate loans is > 0, then the number of loans originated reported as affiliate loans must be > 0.	Total loan amount of small business and/or small farm loans originated reported as affiliate loans > 0 and number of loans originated not > 0
V465	Number of Loans - Purchased (affiliate loans)	Number of loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total number of loans purchased reported in this record.	Number of small business and/or small farm loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total number of loans purchased reported in this record
V467	Number of Loans - Purchased (affiliate loans)	If the number of loans purchased reported as affiliate loans is equal to the total number of loans purchased reported in this record, then the total loan amount of loans purchased reported as affiliate loans must = the total loan amount for all purchased loans reported in this record.	Number of small business and/or small farm loans purchased reported as affiliate loans = to the total number of loans purchased reported in this record AND the total loan amount of loans purchased reported as affiliate loans does not = the total loan amount for all purchased loans reported in this record

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V470	Loan Amount - Purchased (affiliate loans)	Total loan amount of loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of loans purchased reported in this record.	Total loan amount of small business and/or small farm loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of loans purchased reported in this record
V472	Loan Amount - Purchased (affiliate loans)	If the total loan amount of loans purchased reported as affiliate loans is > 0, then the number of loans purchased reported as affiliate loans must be > 0.	Total loan amount of small business and/or small farm loans purchased reported as affiliate loans > 0 and number of loans purchased not > 0

Community Development Loans: (Record Identifier = 6)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V600	Number of Loans - Originated & Purchased	Number of community development loans (originated & purchased) must be ≥ 0.	Number of community development loans (originated & purchased) not ≥ 0
V605	Loan Amount - Originated & Purchased	Total loan amount of community development loans (originated & purchased) must be ≥ 0.	Total loan amount of community development loans (originated & purchased) not ≥ 0
V610	Number of Loans - Originated & Purchased (affiliate loans)	Number of community development loans (originated & purchased) reported as affiliate loans must be ≥ 0 and must not exceed the total number of community development loans reported.	Number of community development loans (originated & purchased) reported as affiliate loans not ≥ 0 and/or exceeds the total number of community development loans reported
V615	Loan Amount - Originated & Purchased (affiliate loans)	Total loan amount of community development loans (originated & purchased) reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of community development loans reported.	Total loan amount of community development loans (originated & purchased) reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of community development loans reported
V620	Number of Loans - Originated	Number of community development loans originated must be ≥ 0.	Number of community development loans originated not ≥ 0
V625	Loan Amount - Originated	Total loan amount of community development loans originated must be ≥ 0.	Total loan amount of community development loans originated not ≥ 0

Community Development Loans: (Record Identifier = 6)

V627	Loan Amount - Originated	If the total loan amount of community development loans originated is > 0, then the number of community development loans originated must be > 0.	Total loan amount of community development loans originated > 0 and number of loans not > 0
V630	Number of Loans - Purchased	Number of community development loans purchased must be ≥ 0.	Number of community development loans purchased not ≥ 0
V635	Loan Amount - Purchased	Total loan amount of community development loans purchased must be ≥ 0.	Total loan amount of community development loans purchased not ≥ 0
V637	Loan Amount - Purchased	If the total loan amount of community development loans purchased is > 0, then the number of community development loans purchased must be > 0.	Total loan amount of community development loans purchased > 0 and number of loans not > 0
V640	Total Number of Loans - Originated & Purchased	The sum of the number of community development loans originated and the number of community development loans purchased must equal the total number of community development loans reported.	The sum of the number of community development loans originated and the number of community development loans purchased does not = the total number of community development loans reported
V642	Total Loan Amount - Originated & Purchased	The sum of the total loan amount of community development loans originated and the total loan amount of community development loans purchased must equal the total loan amount of community development loans reported.	The sum of the total loan amount of community development loans originated and the total loan amount of community development loans purchased does not = the total loan amount of community development loans reported
V645	Number of Loans - Originated (affiliate loans)	Number of community development loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total number of community development loans originated reported.	Number of community development loans originated reported as affiliate loans not ≥ 0 and/or exceeds the total number of community development loans originated reported
V650	Loan Amount - Originated (affiliate loans)	Total loan amount of community development loans originated reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of community development loans originated reported.	Total loan amount of community development loans originated reported as affiliate loans > 0 and/or exceeds the total loan amount of community development loans originated reported

Community Development Loans: (Record Identifier = 6)			
V652	Loan Amount - Originated (affiliate loans)	If the total loan amount of community development loans originated reported as affiliate loans is > 0, then the number of community development loans originated reported as affiliate loans must be > 0.	Total loan amount of community development loans originated reported as affiliate loans > 0 and number of loans not > 0
V655	Number of Loans - Purchased (affiliate loans)	Number of community development loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total number of community development loans purchased reported.	Number of community development loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total number of community development loans purchased reported
V660	Loan Amount - Purchased (affiliate loans)	Total loan amount of community development loans purchased reported as affiliate loans must be ≥ 0 and must not exceed the total loan amount of community development loans purchased reported.	Total loan amount of community development loans purchased reported as affiliate loans not ≥ 0 and/or exceeds the total loan amount of community development loans purchased reported
V662	Loan Amount - Purchased (affiliate loans)	If the total loan amount of community development loans purchased reported as affiliate loans is > 0, then the number of community development loans purchased reported as affiliate loans must be > 0.	Total loan amount of community development loans purchased reported as affiliate loans > 0 and number of loans not > 0
V665	Total Number of Loans - Originated & Purchased (affiliate loans)	The sum of the number of community development loans originated reported as affiliate loans and the number of community development loans purchased reported as affiliate loans must equal the total number of community development loans reported as affiliate loans.	The sum of the number of community development loans originated and the number of community development loans purchased reported as affiliate loans does not = the total number of community development loans reported as affiliate loans
V667	Total Loan Amount - Originated & Purchased (affiliate loans)	The sum of the total loan amount of community development loans originated reported as affiliate loans and the total loan amount of community development loans purchased reported as affiliate loans must equal the total loan amount of community development loans reported as affiliate loans.	The sum of the total loan amount of community development loans originated and the total loan amount of community development loans purchased reported as affiliate loans does not = the total loan amount of community development loans reported as affiliate loans

Consortium/Third-Party Loans (Record Identifier = 7)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V700	Number of Loans - Originated & Purchased	Number of consortium/third-party loans (originated & purchased) must be ≥ 0.	Number of consortium/third-party loans (originated & purchased) not ≥ 0
V705	Loan Amount - Originated & Purchased	Total loan amount of consortium/third-party loans (originated & purchased) must be ≥ 0.	Total loan amount of consortium/third-party loans (originated & purchased) not ≥ 0
V710	Number of Loans - Originated	Number of consortium/third-party loans originated must be ≥ 0.	Number of consortium/third-party loans originated not ≥ 0
V715	Loan Amount - Originated	Total loan amount of consortium/third-party loans originated must be ≥ 0.	Total loan amount of consortium/third-party loans originated not ≥ 0
V717	Loan Amount - Originated	If the total loan amount of consortium/third-party loans originated is > 0, then the number of consortium/third-party loans originated must be > 0.	Total loan amount of consortium/third-party loans originated > 0 and number of loans not > 0
V720	Number of Loans - Purchased	Number of consortium/third-party loans purchased must be ≥ 0.	Number of consortium/third-party loans purchased not ≥ 0
V725	Loan Amount - Purchased	Total loan amount of consortium/third-party loans purchased must be ≥ 0.	Total loan amount of consortium/third-party loans purchased not ≥ 0
V727	Loan Amount - Purchased	If the total loan amount of consortium/third-party loans purchased is > 0, then the number of consortium/third-party loans purchased must be > 0.	Total loan amount of consortium/third-party loans purchased > 0 and number of loans not > 0

Consortium/Third-Party Loans (Record Identifier = 7)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V730	Total Number of Loans - Originated & Purchased	The sum of the number of consortium/third-party loans originated and the number of consortium/third-party loans purchased must equal the total number of consortium/third-party loans reported.	The sum of the number of consortium/third-party loans originated and the number of consortium/third-party loans purchased does not = the total number of consortium/third-party loans reported
V735	Total Loan Amount - Originated & Purchased	The sum of the total loan amount of consortium/third-party loans originated and the total loan amount of consortium/third-party loans purchased must equal the total loan amount of consortium/third-party loans reported.	The sum of the total loan amount of consortium/third-party loans originated and the total loan amount of consortium/third-party loans purchased does not = the total loan amount of consortium/third-party loans reported

Assessment Area: (Record Identifier = 8)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V800[1]	Military Personnel Flag	Military personnel flag must = 1 or 2.	Military personnel flag not = 1 or 2
V801	Military Personnel Flag	If military personnel flag = 1, then the assessment area must include at least one geography.	Military personnel flag = 1 and does not include at least one geography
V802	Military Personnel Flag	If military personnel flag = 2, then the assessment area must include only one geography.	Military personnel flag = 2, and assessment area includes more than one geography
V805	Assessment Area Number	Assessment Area Number must = 0001-9999.	Assessment Area Number not = 0001-9999
V810	+/-	Include/Exclude must = + or -.	Include/Exclude not = + or -
V815	+/-	Area Included already included previously in this assessment area.	Geography already included in this assessment area
V817	+/-	Area Included already included in a different assessment area.	Geography already included in a different assessment area
V820	+/-	Area Excluded already excluded previously in this assessment area.	Geography already excluded in this assessment area.
V825	+/-	Area Excluded must first be designated as included in this assessment area.	Geography not included in this assessment area prior to exclusion

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[1] If an institution considers itself predominantly serving the military or their dependents (Military Personnel Flag = 2), then edits V805-V857 will not be performed.

Assessment Area: (Record Identifier = 8)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V830	+/-	Sum of area excluded and area included = a null value.	Area excluded offsets the area included; Net result is no assessment area defined
V835	MSA/MD Number	MSA/MD number must = a valid MSA/MD number for year being processed or NA.	MSA/MD number is missing, does not equal NA or a valid MSA/MD number
V840	State Code	State code must = a valid FIPS code or NA.	State code does not equal a valid FIPS code or NA
V842	State Code	If state code = NA, then county code must = NA.	The state code equals NA and the county code does not equal NA
V843	State Code	If state code = a valid FIPS code and county code = NA, then the MSA/MD number must equal a valid MSA/MD number.	The state code equals a valid FIPS code and the MSA/MD does not equal a valid MSA/MD number
V845	State/County	If state does not = NA, state and county must equal a valid combination or county = NA.	State/county does not equal a valid combination or county does not = NA
V847	State/County	If MSA/MD = NA, then there must be a valid state and county combination.	State/county does not equal a valid combination
V850	MSA (or MD)/State/County	If MSA/MD does not = NA, then MSA/MD, state, and county must equal a valid combination or (MSA/MD and state must equal a valid combination where county = NA).	MSA (or MD)/State/County does not equal a valid combination
V852	Census Tract	If the MSA (or MD)/state/county combination is valid, then the census tract must = a valid census tract number for that combination or NA.	Census tract does not equal a valid census tract number for the property combination or NA
V855	Census Tract	If MSA/MD = NA, then the census tract must = NA or the state/county/tract must equal a valid combination outside a MSA/MD area.	Census tract does not equal a valid census tract number for the property combination or NA
V857	Census Tract	If County = NA, then the Census tract must = NA.	The Census Tract = NA and the county does not = NA

Micro Data: (Record Identifier = 9)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V900	Loan Number	Loan number must not be blank.	Loan number missing
V902	Loan Number	Loan number must be unique for type of loan.	Loan number already exists for loan type
V905	Type of Loan	Type of loan must = 01, 02, 03, 04, 05, 06, 07, 08, or 09.	Type of loan is not 01, 02, 03, 04, 05, 06, 07, 08 or 09
V910	Loan Amount at Origination	Loan amount at origination must be > 0, OR NA if loan amount at origination is < $500.00.	Loan amount not greater than zero, NA, or missing.
V915	Action Taken Type	Action taken type must = 1 or 6.	Action taken type not equal to 1 or 6
V920	Action Taken Date	Action taken date must be in ccyymmdd format; month and day must be in the range 01-12 and 01-31, respectively. CC, YY, MM, and DD must be numeric and a valid combination.	Century and/or Year and/or Month and/or Day not valid
V925	Action Taken Date	Year (CCYY) of action taken date must = activity year for period being processed. (=2006)	Year for action taken does not match activity year
V930	MSA/MD Number	MSA/MD must = a valid MSA/MD number for year being processed or NA.	MSA/MD number is missing, does not equal NA or a valid MSA/MD number
V935	State Code	State code must equal a valid FIPS code.	State code is missing or does not equal a valid FIPS code
V940	State/County Codes	State and County must = a valid combination.	County missing or state/county does not equal a valid combination
V945	MSA (or MD)/State/County	If MSA/MD number does not = NA, then MSA/MD, state, and county must equal a valid combination.	MSA (or MD)/state/county does not equal a valid combination
V947	MSA (or MD)/State/County	If MSA/MD number = NA, then state and county must equal a valid combination outside a MSA/MD area.	MSA (or MD)/state/county does not equal a valid combination
V950	MSA (or MD)/State/County/Census Tract	Census tract must = a valid census tract number for the MSA (or MD)/state/county combination, NA if the street address does not exist OR a valid census tract number for the state/county combination where MSA/MD = NA (outside a MSA/MD area).	Census tract is missing, does not equal a valid census tract number or NA

Micro Data: (Record Identifier = 9)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
V955	Business/Farm Annual Revenue	If type of loan = 01, 02, or 03, then Business/Farm annual revenue must = 1, 2, or 3.	Business/farm annual revenue does not equal 1, 2, or 3.
V960	Business/Farm Annual Revenue	If type of loan = 04, 05, 06, 07, 08, or 09, then business/farm annual revenue must = 4.	Consumer loan reported and business/farm revenue does not equal 4
V965	Income: Consumer Loans	If type of loan = 04, 05, 06, 07, 08, or 09, then consumer loan income must be numeric and ≥ 0.	Consumer loan reported and consumer loan income not numeric and ≥ 0
V970	Income: Consumer Loans	If type of loan = 01, 02, or 03, then consumer loan income must = 0000.	Business/farm loan reported and consumer loan income does not equal 0000.
V975	Affiliate Lending Flag	Affiliate lending flag must = 1 or 2.	Affiliate lending flag not = 1 or 2

Composite Records: Small Business (Record Identifier 4) and Small Farm (Record Identifier 5)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
Q300	Average Loan Amount - Originated (> $250,000) Small Business	Average loan amount of small business loans originated with loan amount at origination > $250,000 must be > $250,000 and $\leq$ $1 million.	Average loan amount of small business loans originated not > $250,000 and $\leq$ $1 million
Q305	Average Loan Amount - Originated (> $250,000) Small Farm	Average loan amount of small farm loans originated with loan amount at origination > $250,000 must be > $250,000 and $\leq$ $500,000.	Average loan amount small farm loans originated not > $250,000 and $\leq$ $500,000
Q400	Average Loan Amount - Purchased (> $250,000) Small Business	Average loan amount of small business loans purchased with loan amount at origination > $250,000 must be > $250,000 and $\leq$ $1 million.	Average loan amount of small business loans purchased not > $250,000 and $\leq$ $1 million
Q405	Average Loan Amount - Purchased (> $250,000) Small Farm	Average loan amount of small farm loans purchased with loan amount at origination > $250,000 must be > $250,000 and $\leq$ $500,000.	Average loan amount small farm loans purchased not > $250,000 and $\leq$ $500,000

Community Development Loans: (Record Identifier = 6)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
Q600	Average Loan Amount - Originated	Average loan amount of community development loans originated must be $\leq$ $10 million.	Average loan amount of community development loans originated not $\leq$ $10 million

Community Development Loans: (Record Identifier = 6)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
Q605	Average Loan Amount - Purchased	Average loan amount of community development loans purchased must be $\leq$ \$10 million.	Average loan amount of community development loans purchased not $\leq$ \$10 million
Q610	Average Loan Amount - Originated (affiliate loans)	Average loan amount of community development loans originated reported as affiliate loans must be $\leq$ \$10 million.	Average loan amount of community development loans originated reported as affiliate loans not $\leq$ \$10 million
Q615	Average Loan Amount - Purchased (affiliate loans)	Average loan amount of community development loans purchased reported as affiliate loans must be $\leq$ \$10 million.	Average loan amount of community development loans purchased reported as affiliate loans not $\leq$ \$10 million
Q620	Number of Loans - Originated	If the number of community development loans originated is > 0, then the total loan amount of community development loans originated should be > 0.	Number of community development loans originated > 0 and total loan amount not > 0
Q625	Number of Loans - Purchased	If the number of community development loans purchased is > 0, then the total loan amount of community development loans purchased should be > 0.	Number of community development loans purchased > 0 and total loan amount not > 0
Q630	Number of Loans - Originated (affiliate loans)	If the number of community development loans originated reported as affiliate loans is > 0, then the total loan amount of community development loans originated reported as affiliate loans should be > 0.	Number of community development loans originated reported as affiliate loans > 0 and total loan amount not > 0
Q635	Number of Loans - Purchased (affiliate loans)	If the number of community development loans purchased reported as affiliate loans is > 0, then the total loan amount of community development loans purchased reported as affiliate loans should be > 0.	Number of community development loans purchased reported as affiliate loans > 0 and total loan amount not > 0

Consortium/Third-Party Loans (Record Identifier = 7)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
Q700	Average Loan Amount - Originated	Average loan amount of consortium/third-party loans originated must be $\leq$ \$10 million.	Average loan amount of consortium/third-party loans originated not $\leq$ \$10 million

Consortium/Third-Party Loans (Record Identifier = 7)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
Q705	Average Loan Amount - Purchased	Average loan amount of consortium/third-party loans purchased must be $\leq$ $10 million.	Average loan amount of consortium/third-party loans purchased not $\leq$ $10 million
Q710	Number of Loans - Originated	If the number of consortium/third-party loans originated is > 0, then the total loan amount of consortium/third-party loans originated should be > 0.	Number of consortium/third-party loans originated > 0 and total loan amount not > 0
Q715	Number of Loans - Purchased	If the number of consortium/third-party loans purchased is > 0, then the total loan amount of consortium/third-party loans purchased should be > 0.	Number of consortium/third-party loans purchased > 0 and total loan amount not > 0

Micro Data: (Record Identifier = 9)

EDCK	Transaction Item(s)	Edit Test	Edit Explanation
Q900	Loan Amount at Origination - Small Business	If loan type = 01, then loan amount must be $\leq$ $1 million.	Small business loan amount not $\leq$ $1 million
Q905	Loan Amount at Origination - Small Farm	If loan type = 02, then loan amount must be $\leq$ $500,000.	Small farm loan amount not $\leq$ $500,000